

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*
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Title: ONLINE CAPITAL APPROVAL PROCESS
Grp./A.U.: 3694
Examiner: I. Jung Liu
Confirmation No.: 8740

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being electronically filed
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November 3, 2008 (Date)

Debbie Sams

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/Debbie Sams/

(Signature of the person signing the certificate)

Sir:

AMENDMENT UNDER 37 C.F.R. § 1.111

The Applicants have carefully considered this Application in connection with the Non-Final Examiner's Action electronically delivered October 9, 2008, and respectfully request reconsideration of this Application in view of the following Amendments and remarks.